

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

CHRISTOPHER L. HATCHER  
TAUNYA M. HATCHER  
Debtor(s)

Case No. 12-22134JAD

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/24/2012.
- 2) The plan was confirmed on 07/27/2012.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 12/19/2012.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 03/28/2017.
- 6) Number of months from filing to last payment: 59.
- 7) Number of months case was pending: 62.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$30,706.75.
- 10) Amount of unsecured claims discharged without payment: \$134,771.77.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$372,877.35
Less amount refunded to debtor	\$10,412.97

**NET RECEIPTS:** **\$362,464.38**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,597.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$13,424.44
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$17,021.44**

Attorney fees paid and disclosed by debtor: \$3,700.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLIANCE ONE RECEIVABLES MGM	Unsecured	9,422.16	NA	NA	0.00	0.00
AMERICAN EXPRESS CENTURION B	Unsecured	3,524.98	3,524.98	3,524.98	890.45	0.00
AMERICAN INFOSOURCE LP - AGEN	Unsecured	NA	746.91	746.91	188.68	0.00
AMERICAN INFOSOURCE LP - AGEN	Unsecured	NA	4,018.66	4,018.66	1,015.15	0.00
BACK BOWL I LLC - SERIES C	Unsecured	12,939.02	13,283.57	13,283.57	3,355.56	0.00
BANK OF AMERICA**	Unsecured	5,382.28	NA	NA	0.00	0.00
COMMUNITY BANK NA**	Secured	12,606.48	14,675.83	13,805.74	13,805.74	2,387.40
DEUTSCHE BANK NATIONAL TRUST	Secured	103,019.05	102,001.05	0.00	60,521.73	0.00
DEUTSCHE BANK NATIONAL TRUST	Secured	0.00	99.41	99.41	99.41	0.00
DEUTSCHE BANK NATIONAL TRUST	Secured	0.00	0.00	0.00	0.00	0.00
DISCOVER BANK(*)	Unsecured	1,420.23	1,478.32	1,478.32	373.44	0.00
FIRST COMMONWEALTH BANK	Unsecured	20,228.23	NA	NA	0.00	0.00
FIRST COMMONWEALTH BANK	Unsecured	9,951.97	10,249.76	10,249.76	2,589.19	0.00
FIRST COMMONWEALTH BANK	Secured	0.00	2,849.65	2,849.65	2,849.65	0.00
FIRST COMMONWEALTH BANK	Secured	11,629.99	11,540.34	11,540.34	11,540.34	2,188.18
FIRST COMMONWEALTH BANK	Secured	184,169.37	184,721.61	0.00	123,891.00	0.00
FIRST COMMONWEALTH BANK	Secured	1.00	20,240.31	0.00	18,128.59	0.00
FIRST COMMONWEALTH BANK	Secured	NA	1,235.93	1,235.93	1,235.93	0.00
FIRST NATIONAL BANK OF PA(*)	Secured	10,774.96	10,466.85	10,466.85	10,466.85	1,929.84
FIRSTLEASE INC	Unsecured	0.00	441.42	0.00	0.00	0.00
FIRSTLEASE INC	Secured	0.00	3,033.94	3,475.20	3,475.20	0.00
INLAND AMERICAN RETAIL MGMNT	Unsecured	NA	0.00	0.00	0.00	0.00
INLAND AMERICAN RETAIL MGMNT	Priority	NA	20,986.12	24,686.12	24,686.12	0.00
INLAND AMERICAN RETAIL MGMNT	Priority	NA	133,783.47	0.00	0.00	0.00
INLAND AMERICAN RETAIL MGMNT	Priority	NA	0.00	0.00	0.00	0.00
INTERNAL REVENUE SERVICE*	Priority	5,088.00	5,709.26	5,709.26	5,709.26	0.00
JOSEPH MANN & CREED++	Unsecured	11,130.64	NA	NA	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	2,464.66	2,639.98	2,639.98	666.89	0.00
M & T BANK	Secured	15,203.11	14,959.35	14,475.92	14,475.92	2,027.76
M & T BANK	Unsecured	0.00	101.30	101.30	25.59	0.00
NORTHWEST CONSUMER DISCOUNT	Secured	450.00	NA	450.00	450.00	111.35

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PA DEPARTMENT OF REVENUE*	Priority	505.17	1,842.95	1,842.95	1,842.95	0.00
PA DEPARTMENT OF REVENUE*	Unsecured	0.00	280.73	280.73	70.92	0.00
PNC BANK	Unsecured	6,349.24	NA	NA	0.00	0.00
PNC BANK NA	Unsecured	9,037.35	8,562.03	8,562.03	2,162.85	0.00
PNC BANK NA	Unsecured	9,958.00	9,431.32	9,431.32	2,382.45	0.00
PNC BANK NA	Unsecured	9,431.32	10,931.32	10,931.32	2,761.36	0.00
PRA RECEIVABLES MANAGEMENT I	Unsecured	2,909.91	2,756.63	2,756.63	696.35	0.00
PRA RECEIVABLES MANAGEMENT I	Unsecured	8,334.39	8,334.89	8,334.89	2,105.48	0.00
QUANTUM3 GROUP LLC AGNT - WFT	Unsecured	550.36	596.92	596.92	150.79	0.00
SHEFFIELD FINANCIAL/B B & T*	Unsecured	4,397.75	3,622.38	3,622.38	3,622.38	1,159.92
SHEFFIELD FINANCIAL/B B & T*	Unsecured	NA	NA	NA	0.00	0.00
THE CBE GROUP++	Unsecured	8,334.89	NA	NA	0.00	0.00
THE HOME DEPOT CREDIT SERVICE:	Unsecured	7,000.00	NA	NA	0.00	0.00
THE HOME DEPOT CREDIT SERVICE:	Unsecured	9,422.16	NA	NA	0.00	0.00
US BANK	Secured	19,109.55	18,790.02	0.00	19,402.27	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$203,815.00	\$0.00
Mortgage Arrearage	\$2,949.06	\$2,949.06	\$0.00
Debt Secured by Vehicle	\$38,748.51	\$38,748.51	\$6,345.00
All Other Secured	\$16,701.47	\$34,830.06	\$2,299.53
<b>TOTAL SECURED:</b>	<b>\$58,399.04</b>	<b>\$280,342.63</b>	<b>\$8,644.53</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$32,238.33	\$32,238.33	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$32,238.33</b>	<b>\$32,238.33</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$80,559.70</b>	<b>\$23,057.53</b>	<b>\$1,159.92</b>

**Disbursements:**

Expenses of Administration	\$17,021.44
Disbursements to Creditors	\$345,442.94
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$362,464.38</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/07/2017

By: /s/ Ronda J. Winnecour

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.